

The Effect of Persuasive Communication Principles On The Ability Of Vision Agent at PT Allianz Wisma GKBI Jakarta

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Abstract

This research aims to see the influence of persuasive communication principles on agent vision capabilities at PT Allianz Wisma GKBI Jakarta. The research that will be studied uses a post-positivism paradigm, with a qualitative approach and descriptive methods. This research will use quantitative and qualitative research (mix method). In this research, the secondary data used was obtained from the Allianz Star Network (ASN) portal data, the Allianz Website, the Mitranewvision Website. The subjects in this research were divided into respondents and key informants. Respondents consisted of prospective customers who were offered Allianz products/potential customers who had the criteria to be offered Allianz products. This research was conducted at the Wisma GKBI Agency Vision Office, 1st floor, located at Jl Jendral Sudirman Kav 28, South Jakarta. The object of research in this study is the influence of persuasive communication principles on the abilities of Vision PT customer agents. Allianz Indonesia Wisma GKBI Jakarta. 1. The results of this research show a positive influence between the persuasive communication principles of the Selective Exposure (X1) dimension on PT's Vision Agent Ability. Allianz Indonesia in the AISAS(Y) Marketing model. 2. There is a positive influence between the persuasive communication principles of the Selective Exposure (X2) dimension on PT's Vision Agent Ability. Allianz Indonesia in the AISAS(Y) Marketing model. 3. There is no influence between the persuasive communication principles of the Inoculation dimension (X3) on PT's Vision Agent Ability. Allianz Indonesia in the AISAS(Y) Marketing model. 4. The novelty of this research is that there is a positive influence between the principles of persuasive communication in the Change dimension (X4) on PT's Vision Agent Ability. Allianz Indonesia in the AISAS(Y) Marketing model.

Keywords : Persuasive Communication, Capability, Agent Vision, PT Allianz

INTRODUCTION

The role of insurance in human life and the economy in every country can be seen in various sectors of life. The insurance industry plays an important role in the national economy and contributes to the world economy. This is because insurance helps through claims payments and investments. In addition, the role of insurance helps protect society by mitigating financial risks. By buying insurance, a loss or loss of property can be reduced. Insurance schemes play a role in diverting or transferring risks that occur so that a person or organization does not experience financial difficulties. Through various types of insurance products, insurance companies are able to protect people's wealth (Ostheimer et al., 2021).

In 2022 according to the National Financial Literacy and Inclusion Survey (SNLIK) shows that the results of the Indonesian people's financial literacy index are 49.68% (OJK.go.id//24/10/2022). One part of financial literacy is insurance, in which insurance is one of the realms of financial literacy which has an important role in shaping perceptions of finance in society (Jin & Austin, 2021). However, there are still many common people's perceptions that insurance is a futile financial plan and one of the problems in increasing financial literacy (Mariotti, 2021). In this case, it is necessary to have education from one of the financial services industries to increase public awareness of the importance of insurance in line with the current increase in financial uncertainty. Allianz Indonesia is one of the Financial Services Industries

that is committed to running educational programs for customers and the general public regarding finance and insurance (Foss et al., 2023).

Addressing one of Allianz's commitments in providing education to customers and the general public regarding finance and insurance. A total of 300 participants, mostly young people and students from Ngurah Rai University, Mahendratta University, and the Wira Bhakti College of Social and Political Sciences (Stispol) (He et al., 2022).

Insurance in general is protection given to the insured in the event of a risk that arises. The public's need for the importance of health and life protection increased during the Covid-19 pandemic, especially for life insurance, one of the necessities in modern society (Jianyu et al., 2018). In Indonesia the demand for life insurance is growing in line with the increase in income and public awareness of the benefits of insurance. In the world of economics that becomes one (Charoensukmongkol & Phungsoonthorn, 2022).



Figure 1. Top 10 Largest Insurance Companies by Total Assets

According to ValueWalk, one of the insurance companies that has the largest total assets in Indonesia is PT Allianz, where Allianz is included in the 10 categories that have the highest total assets in Indonesia (Top 10 Largest Insurance Companies by Total Assets) source (ValueWalk, 25 July 2019)

Table 1. Top 10 Insurance Companies 2023

1		6	
2		7	
3		8	
4		9	
5		10	

The life insurance industry is a service industry where business success is largely determined by the ability of competent and professional Human Resources (HR). A strategic and important competency is the ability to communicate. A strategic and important position in

an insurance company is an insurance agent (Kim, 2018). Communication has an important role in the insurance industry where the services of these insurance agents are responsible for marketing products to prospective customers. Communication between Agents is declared successful/effective, if it is able to produce a change in attitude among those involved in the communication and succeed in attracting potential customers to become insurance users at the insurance company (Batista & Boonstra, 2018).

Thus the communication that is often used in marketing activities both in companies, institutions, and organizations is persuasive communication, one of which is influenced by mass media effects which are often used in insurance companies. In the Big Indonesian Dictionary (KBBI) persuasion is an invitation to someone by giving reasons and good prospects that are convincing, for example persuasion, seduction, and inviting (Semeen & Islam, 2021). With this persuasive communication can be said to be one of the communications used by various insurance service marketers, one of which is the Vision Agency. According to agents, by using this persuasive communication, they can provide solicitation information and can change the behavior or mindset of prospective customers with the aim that product sales delivered are successful and prospective customers want to follow the insurance products offered by the agent (P. Quinn, 2018).

However, in reality, empirical facts show that the contribution of insurance, especially life insurance to the Indonesian economy is still very low in the last 5 years, the average penetration of life insurance in the last 5 years has been recorded at 6.5% or only 18 million people have become insurance customers. people out of a total population of 270 million et al., 2021). Various things are the reason for the low penetration of life insurance apart from low public awareness about insurance, the economic situation due to the recession and the covid19 pandemic is the lack of communication skills, especially agents in capturing customers (D. P. Quinn & Jones, 2018). Such as financial planning, insurance benefits, knowledge of insurance products, not understanding when submitting a claim (Lu & Jin, 2020). Most of these problems are related to the communication process, especially persuasive communication from agents to prospective customers and customers (Feinberg & Willer, 2019).

Problems that have been faced by prospective customers and insurance customers include:

1. Agents do not provide detailed and detailed information, so customers admit that they feel cheated because there is no explanation regarding the risks that might occur.
2. Most insurance agents have not been able to communicate properly/effectively in using persuasive communication which is because they do not understand the characteristics of the customer so that the communication is less effective so that in the end the prospective customer does not join. These types of customers include: doubtful potential, new, need-based customers, discount customers, trend-following customers (impulsive), and loyal customers (Bakir, Herring, Miller, & Robinson, 2019).
3. Agents have not been able to utilize or have not implemented meaningful persuasive communication in influencing, convincing, persuading other people to be interested in what is explained to potential customers. What happened was that the information conveyed was less transparent, incomplete including the risks that would arise.

From the various obstacles and problems faced above, the researcher is interested in conducting in-depth research on the influence of Agent Vision's persuasive communication principles on customers' abilities in marketing with the AISAS approach (attention, interest, search, action, share) to provide solutions specifically related persuasive communication of insurance agents (Warren, Becken, & Coghlan, 2019). The researcher chose PT Allianz Company as the research locus and focus because this company is the largest insurance company

and is ranked number 2 in the category of the largest total assets of several other insurance companies, and Allianz is included in the best insurance company in 2021 (Berkovich & Eyal, 2018). With experience (best practice) from PT Allianz can be used as an example for other insurance companies or in recruiting new customers through persuasive communication, the benefits for agents are to get input and knowledge and experience in improving communication, while academics can sharpen and broaden their knowledge in communication, especially persuasive communication (Pengnate et al., 2020). With this the researcher takes the research title: The Effect of Persuasive Communication Principles on the Ability of Agent Vision at PT Allianz Wisma GKBI Jakarta

RESEARCH METHODS

This research will use a type of quantitative and qualitative research (mix method). The quantitative approach used is a survey method with correlational causality analysis. A quantitative approach with a level of descriptive and explanatory explanation is used to explore and analyze the data. In survey research, information or data is collected from respondents using a questionnaire. Surveys are limited to research through data collected from a representative sample of the entire population. The steps in carrying out the survey are formulating the problem, determining the purpose of the survey, determining concepts and hypotheses, exploring the literature, taking samples, making fieldwork questionnaires, data processing and analysis and reporting (Martela et al., 2021). The research that will be examined uses the post-positivism paradigm. Whereas in this study, which used a qualitative approach and descriptive method, the researcher used a post-positivism paradigm which is opposite to positivism where this research used a subjective way of thinking. Truth is subjective and depends on the context of values, culture, traditions, habits and beliefs. Natural and more humane (Eriksson, 2018).

The qualitative approach to this research uses a qualitative descriptive method. A qualitative approach is a process of research and understanding based on a methodology that investigates social phenomena and human problems. In this approach, the researcher makes a complex picture, interviews, field notes, detailed reports from the views of respondents, and conducts studies in natural situations (Creswell, 2010). This research also uses a descriptive approach because this research seeks to reveal something as it is (Prabhu, 2020).

In this study, the secondary data used was obtained from data from the Allianz Star Network (ASN) portal, the Allianz Website, the Mitranewvision Website. In-depth interviews were conducted with the Department of Tourism and Culture and local tourism managers and visitors by conducting questions and answers or direct conversations with all available data sources based on a list of questions posed by researchers as a guide for data sources (Sheth, 2021). Documents can provide a broader background regarding the subject of research which can be used as material for triangulation to check data and is the main material in research. The form of observation in this study was carried out openly, in the sense that the presence of the researcher was known by the research subjects in collecting the data (Tafesse & Wien, 2018). The subjects in this study were divided into respondents and key informants. Respondents consist of potential customers who are offered Allianz products/prospective customers who have the criteria to be offered Allianz products. Meanwhile the key informants are representatives of Agent Vision with new Executive agent levels Joining in 2022, Passive Business Executives, Business Executives who have become Business Partner levels. Researchers conducted a study on one of the Business Partners in Jakarta at Agent Vision Jakarta. Chosen on behalf of the DJ. Based on documents from the annual report of Blue Whales Alianz Indonesia Jakarta Branch, from 2017 to 2023 DJ has recruited 30 Business Executives (Han, 2021). In conducting a

research that must be considered first is the research object to be studied. Where the research object contains problems that will be used as research material to find solutions. According to Sugiyono (in White, Habib, & Hardisty, 2019) the object of research is as follows "An attribute or trait or value of a person, object or activity that has certain variations determined by the researcher to be studied and then drawn conclusions". The object of research in this study is the effect of persuasive communication principles on the ability of Vision PT's agent customers. Allianz Indonesia Wisma GKBI Jakarta.

RESULT AND DISCUSSION

The research uses two approaches, namely, quantitative and qualitative approaches. The quantitative approach is carried out through the distribution of questionnaires distributed to agents who have been offered to join as agents and also agents who have joined to become business partners who have so far gained experience from explanations from Allianz Indonesia agents. The following is a tabulation of respondents who received a questionnaire about persuasive communication and the AISAS marketing model.

Table 2. Persuasive Communication Research Respondents and AISAS

No	Agent level	Number of Respondents
1	New Executive Business Join 2022	6
2	Passive Executive Business.	9
3	Business Executives Who have become Business Partners	15
		30

Furthermore, to test whether the effect of persuasive communication with Vision agents on the Agent's ability to implement AISAS marketing was carried out a significance test through data processing with IBM SPSS Statistical 25 software. Based on the output of the analysis results, decision making in a simple linear regression test can advance by comparing the significance value with the probability value of 0.05. If the significance value is <0.05, it means that variable X has an effect on variable Y.

Identification of the Effect of Selective Exposure on the marketing ability of AISAS for Agent Vision PT Allianz Indonesia Wisma GKBI Jakarta

Table 3. Hypothesis 1

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	59,365	1	59,365	4,601	.041 ^b
	residual	361,302	28	12,904		
	Total	420,667	29			

a. Dependent Variable: Y

b. Predictors: (Constant), X1

From the calculation results, it is obtained that the output of Hypothesis 1 above states that the significance value is 0.041 < than 0.05. So Ho is rejected. Thus it can be concluded that there is a positive influence between the persuasive communication principles of the Selective Exposure dimension (X1) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y). The value of the correlation/relationship (R) is 0.384. From this output, it is obtained a coefficient of determination (R Square) of 0.147 which implies that the influence of the principle variable of persuasive communication on the Selective Exposure Dimension (X1)

on the Vision Agent Capability variable of PT. Alianz Indonesia in Marketing model AISAS(Y) of 14.7 %

Identification of the Influence of Audience Participation Persuasive Communication Principles on AISAS marketing capabilities of Agent Vision PT Allianz Indonesia Wisma GKBI Jakarta

Table 4. Hypothesis 2

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	82,734	1	82,734	6,855	.014 ^b
	residual	337,933	28	12,069		
	Total	420,667	29			

a. Dependent Variable: Y
 b. Predictors: (Constant), X2

From the calculation results, it is obtained that the output of Hypothesis 2 above states that the significance value is $0.014 < 0.05$. So H_0 is rejected. Thus it can be concluded that there is a positive influence between the persuasive communication principles of the Selective Exposure dimension (X2) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y).

The value of the correlation/relationship (R) is 0.443. From the output, the coefficient of determination (R Square) is 0.197 which implies that the influence of the principle variable of persuasive communication on the dimension of Selective Exposure (X2) on the variable Capability of the Vision Agent PT. Alianz Indonesia in the AISAS(Y) Marketing model of 19.7%.

Identification of the Influence of Persuasive Communication Principles of Inoculation on the AISAS marketing ability of Agent Vision PT Allianz Indonesia Wisma GKBI Jakarta

Table 5. Hypothesis 3

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	3,333	1	3,333	0.224	.640 ^b
	residual	417,333	28	14,905		
	Total	420,667	29			

a. Dependent Variable: Y
 b. Predictors: (Constant), X3

From the calculation results, the output of Hypothesis 3 above stated that the significance value was $0.640 > 0.05$. So that H_1 is rejected. Thus it can be concluded that there is no influence between the persuasive communication principles of the Inoculation dimension (X3) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y).

The value of the correlation/relationship (R) is 0.089. From the output, a coefficient of determination (R Square) of 0.008 is obtained which implies that the influence of the persuasive communication principle variable, the Inoculation dimension (X3) on the Vision Agent Capability variable, PT. Alianz Indonesia in the AISAS(Y) Marketing model is only 0.8%.

This proves that agents have not been able to explain the agent's position in preparing and providing arguments for detailed questions and possible objections from prospective customers. Thus Agent Leader Vision PT. Alianz Indonesia should consider conducting training for agents, especially the mastery of insurance products and arguments - which are needed.

Identification of the Influence of Persuasive Communication Principles of Inoculation on the AISAS marketing ability of Agent Vision PT Allianz Indonesia Wisma GKBI Jakarta

Table 6. Hypothesis 4

ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	61,906	1	61,906	4,832	.036 ^b
	residual	358,760	28	12,813		
	Total	420,667	29			

a. Dependent Variable: Y
 b. Predictors: (Constant), X4

From the calculation results, the output of Hypothesis 4 above stated that the significance value was $0.036 > 0.05$. So H_0 is rejected. Thus it can be concluded that there is a positive influence between the principles of persuasive communication in the Dimension of Change (X4) on the Ability of Vision Agents of PT. Allianz Indonesia in Marketing model AISAS(Y). The magnitude of the correlation/relationship (R) value is 0.384. From the output, the coefficient of determination (R Square) is 0.147 which implies that the influence of the principle variable of persuasive communication on the dimension of Magnitude of Change (X4) on the variable Capability of the Vision Agent PT. Allianz Indonesia in the AISAS(Y) Marketing model of 14.7%.

Overview of PT. Allianz Indonesia

Allianz is one of the largest global companies engaged in insurance and asset management services. It has been established since 1890 in Germany as a very experienced company and has a strong financial position, with the world's leading asset managers with more than 126 million personal and corporate customers. Allianz customers benefit from a variety of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance (Claeys & Coombs, 2020).

Allianz entered the life insurance, health and pension fund business by establishing PT Asuransi Allianz Life Indonesia in 1996. In 2006, Allianz Utama and Allianz Life started the sharia insurance business. Now, Allianz Indonesia is supported by more than 1,000 employees and more than 40,000 marketers and is supported by a network of banking partners and other distribution partners to serve more than 10 million insureds in Indonesia (Bukar et al., 2020).

Agency Vision has collaborated with PT. Allianz Life Indonesia especially in agency contracts and business systems. Vision has a noble mission, namely that everyone is financially protected, financially safe, and financially free. Vision invites young people to join, educating them about the importance of managing finances from a young age. Vision believes that more and more people will be protected and motivated to build a more mature financial plan for their future. Together, we will spread the wings of protection in our beloved Indonesia and will encourage PT. Allianz Life Indonesia as the best insurance in Indonesia.

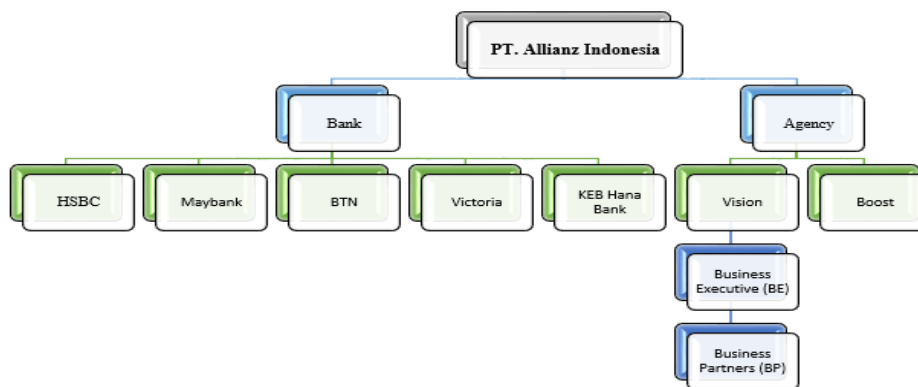


Figure 2. Organizational Structure of Duties and Responsibilities

Seen in this chart PT. Allianz Indonesia is an insurance company that already has partnerships with banks and agencies as a medium for marketing insurance products to people in Indonesia. There are 2 registered agencies that have collaborated with PT Allianz Indonesia, one of which is Agency Vision, within Agency Vision there are 2 levels with different duties and responsibilities, namely:

1. Business Executive (BE)

This level is obtained by joining as an agent in Vision. The following are the duties and responsibilities that must be carried out as a Business Executive (BE): Help market insurance products to the Indonesian people with a target turnover of 300 million a year.

2. Business Partners (BP)

This level can be obtained if a Business Executive (BE) has reached a turnover of 300 million in a year, then BE will automatically be promoted to become a Business Partner (BP). The following are the duties and responsibilities that must be carried out as a Business Partner (BP): Help market insurance products to the Indonesian people. Looking for/recruiting individuals who want to join as agents in Vision so that they become Business Executives (BE). Creating a team to work together to achieve the goal of large turnover / income (Cheng, 2020).

Analysis and Discussion

Based on the results of primary and secondary data collection, obtained based on research data as follows: Collected data obtained from 5 informants from three agent categories namely: Agents who have just joined, passive agents and Agents who have become Business Partners (Meluch, LeBlanc, Hannah, & Starcher, 2023). In addition to quantitative analysis, the researcher compiled a questionnaire which was distributed to 30 respondents with the three agent categories through the Google Form, after the data was collected as a whole, the data was then analyzed and interpreted to find out the answers or solutions to the problems that had been formulated previously.



Figure 3. Interview with DJ with Business Partner level.

CONCLUSION

1. There is a positive influence between the persuasive communication principles of the Selective Exposure dimension (X1) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y). The value of the correlation/relationship (R) is 0.384. From this output, the coefficient of determination (R Square) is 0.147 which implies that the influence of the principle variable of persuasive communication on the Selective Exposure Dimension (X1) on the Vision Agent Capability variable of PT. Alianz Indonesia in the AISAS(Y) Marketing model of 14.7%.
2. There is a positive influence between the persuasive communication principles of the Selective Exposure dimension (X2) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y). The value of the correlation/relationship (R) is 0.443. From the output, the coefficient of determination (R Square) is 0.197 which implies that the influence of the principle variable of persuasive communication on the dimension of Selective Exposure (X2) on the variable Capability of the Vision Agent PT. Alianz Indonesia in the AISAS(Y) Marketing model of 19.7%. The Audience Participation Dimension gets the highest portion of influence at 19.7%. This means that Vision agents are able to involve prospective customers to actively participate and provide opportunities when making presentations in offering insurance products, this needs to be maintained and improved in the future.
3. There is no influence between the persuasive communication principle of the Inoculation dimension (X3) on the Ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y). The value of the correlation/relationship (R) is 0.089. From the output, a coefficient of determination (R Square) of 0.008 is obtained which implies that the influence of the persuasive communication principle variable, the Inoculation dimension (X3) on the Vision Agent Capability variable, PT. Alianz Indonesia in the AISAS(Y) Marketing model is only 0.8%. This proves that agents have not been able to explain the agent's position in preparing and providing arguments for detailed questions and possible objections from prospective customers. Thus Agent Leader Vision PT. Alianz Indonesia should consider conducting training for agents, especially the mastery of insurance products and arguments - which are needed.
4. There is a positive influence between the principles of persuasive communication, the dimensions of the magnitude of change (X4) on the ability of Vision Agents of PT. Alianz Indonesia in Marketing model AISAS(Y). The magnitude of the correlation/relationship (R) value is 0.384. From the output, the coefficient of determination (R Square) is 0.147 which implies that the influence of the principle variable of persuasive communication on the dimension of Magnitude of Change (X4) on the variable Capability of the Vision Agent PT. Alianz Indonesia in the AISAS(Y) Marketing model of 14.7%.

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